Improve the accuracy of your claim payments

COB Smart identifies primary and secondary coverage and determines primacy weekly, before claims are paid, to increase payment accuracy and reduce administrative costs associated with recovery.

**BENEFITS**
- Increase identification of new secondary COB coverage
- Improved payment accuracy
- Reduce costs from member canvassing, claim reprocessing, data validation and recovery
- Automate manual processes
- Improve provider and member satisfaction by expediting eligibility and claims processes

**HOW IT WORKS**
- Offers the only national commercial and state database for member eligibility data updated weekly
- Data from more than 45 health plans matched to identify overlapping coverage
- Medical-to-medical overlaps validated with 99.5 percent accuracy
- New coverage overlaps delivered to you every Monday
- COB Smart portal facilitates member research, plan-to-plan inquires and tracking for faster COB resolution

**PROVEN RESULTS**

**Return on investment achieved by health plan customers**

**Up to 80:1**

**Average increase in new secondary coverage identification**

**31%**

**National health plan participation**

**100%**

**Lives in the COB Smart database**

**180M+**

**Validated identification of medical-to-medical overlaps**

**99.5%**

To learn more about making COB Smart your first pass for claims payment accuracy, visit [cobsmart.org](http://cobsmart.org).